

DISABILITY INSURANCE



MetLife



Protect Your Income & Your Practice

Disability Solutions for Solo or
Group Practitioners

What if?

During your education and professional experience you may have seen or heard about people who suffer disabling illnesses or injuries. Which means you probably understand how quickly and dramatically a disability can change a person's life.



But have you ever thought seriously about what a disability could mean to you and the practice you work so hard for?

- How would you cover regular business and personal expenses, including employee wages, rent or mortgage, student loans or other debt?
- If a partner or employee becomes disabled, do you have a plan to help provide for him or her?
- How could a disability affect your growth and stability long-term?

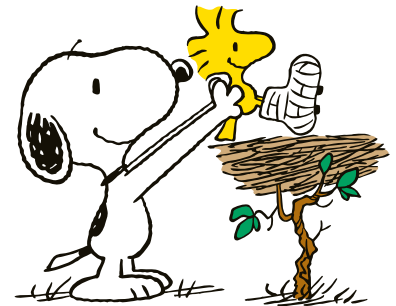


You work hard to build and sustain your practice. Don't leave your success up to chance.

During your education and experience, you have likely seen patients, colleagues or loved ones suffer from a disabling illness or injury. Therefore, you may already have a disability plan to help support yourself and your family.

However, being in solo or group practice means that you have even larger responsibilities. Not only do you have a family to support, but you also have a business to run, along with patients, partners and employees that depend on you.

Fortunately, you don't have to do it alone. MetLife understands the needs of individuals and business owners and offers four disability solutions to help keep your practice and personal life on track in the event of a disability.



- 1.** Individual disability insurance helps cover your personal expenses and keep your lifestyle intact. (If you already have a plan, make sure it is up to date with your salary and expenses.)
- 2.** Business Overhead Expense disability insurance provides funds to keep the lights on, pay employee salaries and maintain other critical aspects of the business.
- 3.** Buy-Sell disability insurance ensures you have the funds and a defined plan to purchase a disabled partner's share of the business if he or she cannot return. This could help ease the transition for those who remain and if a new partner joins.
- 4.** A salary continuation plan funded with disability insurance allows you to provide for disabled employees, such as Physician Assistants, nurses or hygienists, and minimize interruptions to the flow of business. You can choose to include all employees or a select group.

Why choose MetLife for your disability plan?

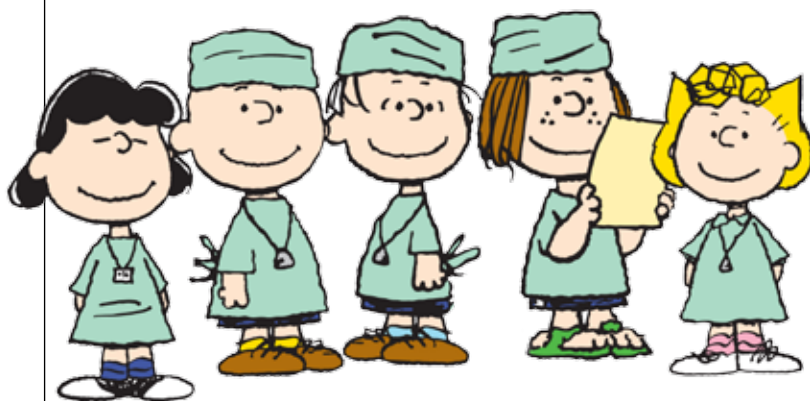
- 1. Get more coverage.** MetLife has some of the highest coverage limits in the industry, plus competitive benefit amounts for people with high earning potential who are just starting out, regardless of current income.
- 2. Affordable premiums** to help fit both your personal and business budget. Plus, potential discounts or premium reductions can help lower rates ever further. See examples on the right.
- 3. "Specialty Your Occupation"** language for medical or dental specialists or an optional "Your Occupation" rider – policyholders who cannot perform the material and substantial duties of their regular occupation could still receive benefits, even if they are able to work in another specialty or occupation, regardless of the salary.*
- 4. Other customizable options** to make sure you get the right protection. For example:
 - Receive a portion of your benefit – for up to your full benefit period – even if you are no longer disabled and return to work full-time but your salary is as little as 15% lower because of your disability. For instance, if your practice suffers while you are out or you have fewer patients. (Residual or Enhanced Residual Rider with Recovery)
 - Increase your benefit amount without going through medical underwriting again. (Automatic Increase Benefit, Guaranteed Insurability Option or Life Event Rider)
 - Ensure that your benefit will last or keep up with inflation. (Lifetime Benefit Rider or Cost of Living Adjustment Rider)
- 5. Protection from MetLife, a company you can rely on.** The promise of protection is only as strong as the company behind it. As a leading global provider of insurance, annuities and employee benefit programs serving 90 million customers in over 60 countries, MetLife has the experience, commitment and resources to help safeguard the things that matter most to you.

Potential Savings Options

- 15% discount if two or more partners purchase buy-sell disability insurance policies
- Up to 10% premium reduction if three or more people apply for coverage
- Up to 10% premium reduction for members of select associations
- 5% discount for many recent MetLife life insurance purchasers
- Potential savings from an occupation class upgrade if you have been in business for two or more years
- Term premium rates, which may reduce initial costs

Some of these reductions can be combined for even greater cost savings.

Discover the protection of disability insurance backed by the strength of MetLife.



Note: Policy features, riders and discounts are not available with all policies, for all occupation classes or in all states. Talk with your financial professional for complete details.

ABC Family Practice

Albert, Barry and Constance started ABC Family Practice together three years ago. The business is valued at \$1.5 million. They have three employees: a Physician's Assistant (PA), Nurse Practitioner (NP) and receptionist.

Recently, Barry's wife developed arthritis, which has kept her out of work for several months. This led the three partners to reevaluate their personal disability plans and consider protection for the practice.

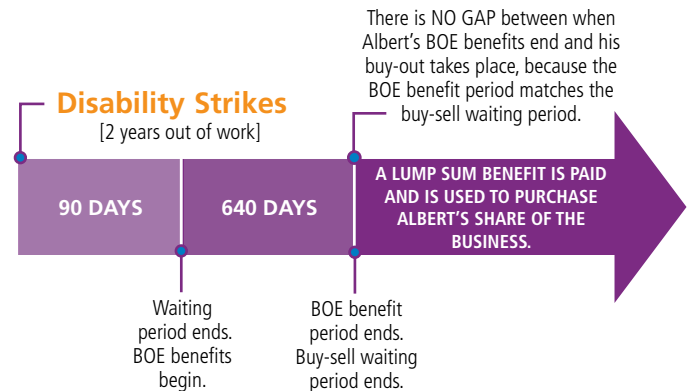
Take a look at their concerns and potential solutions from MetLife.

Problem: If Albert becomes disabled, how will Barry and Constance cover his share of the regular expenses?

Solution: Cover each owner's share of expenses (\$10,000) with Business Overhead Expense Insurance, in order to alleviate some of the burden on Barry and Constance and avoid using their business reserves or personal savings.

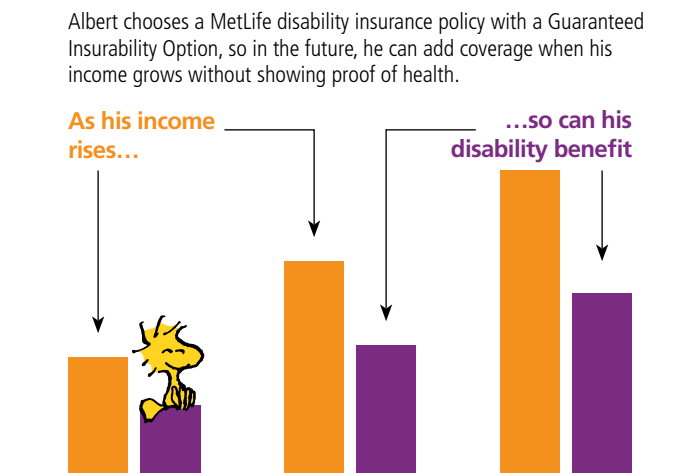
Problem: What if Albert's disability keeps him from ever returning to work?

Solution: Purchase buy-sell disability insurance that covers all three owners through the business (known as an entity purchase). This plan ensures that Albert is compensated fairly, and the buy-sell agreement allows Barry and Constance to automatically purchase his shares.



Problem: Albert's *business* concerns have been addressed. But how will he provide for his wife and kids and maintain the lifestyle he's worked so hard to create?

Solution: Make sure his disability coverage matches his current income. Albert purchased a disability policy as a resident, but he hasn't updated his coverage in years. So, he purchases additional coverage to protect a larger portion of his income – and since Barry and Constance also purchase coverage for themselves and their employees, they all qualify for a 15% multilife discount.



Problem: What if Lisa, their Physician's Assistant, becomes disabled?

Solution: A Salary Continuation Plan funded with disability insurance. They choose plans that cover around 40% – and cost around 1% – of each employee's salary while working. The owners and employees can also add voluntary coverage at a 15% discount.

All examples are hypothetical. Results may vary, based on policy type, occupation class, state availability and other specific circumstances.

Why do they need a Salary Continuation Plan? Can't they just continue paying Lisa's salary? They could, but...

- Payments may no longer be tax-deductible.
- Other employees may feel that Lisa is getting special treatment if they don't have a plan showing they will also receive disability support.
- Can the business afford to pay Lisa's salary and hire a replacement?

Make sure your income, practice and people who rely on you are protected with disability insurance.
Contact your financial professional today to review your current plan and the meaningful solutions MetLife has to offer.

Discover the protection of disability insurance backed by the strength of MetLife.

*Not available in all states, for all occupations or with all products. MetLife will consider the material and substantial duties you are performing, including those of a professionally recognized specialty (or specialties, if more than one) in medicine or dentistry, immediately prior to the time you become disabled to be the material and substantial duties of your regular occupation. Certain medical and dental occupation classes with "Specialty Your Occupation" language will have a 24-month limitation on coverage for mental and or substance use disorders for the life of the policy, unless confined to a hospital.

Like most disability insurance policies, MetLife's policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative about costs and complete details.

For policies issued in New York: These policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.

All policies, riders and provisions may not be available in all states, at all issue ages and to all occupational classes. Ask your financial professional for complete details. Eligibility is subject to underwriting approval.

Disability insurance is issued by Metropolitan Life Insurance Company on IDI2000-P/NC, IDI2000-P/NC-ML, IDI2000-P/GR, AH 5-88, AH 6-90, IDIP12-01-IDIP12-08, AH 7-96-CA and AH 8-96-CA. September 2013

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